

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 2/24/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elias Coca
2310 N Carter Dr.
Lehi, UT 84043

Lori Coca
2310 N Carter Dr.
Lehi, UT 84043

Case Number:
12-22056 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3946
xxx-xx-7825

Attorney for Debtor(s) (name and address):

Adam Craig Brown
Dexter & Dexter, Attorneys at Law, PC
1360 South 740 East
Orem, UT 84097
Telephone number: 801-225-9900

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Telephone number: (801) 596-2884

Meeting of Creditors

Date: **March 30, 2012**

Time: **1:00 pm**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **6/28/12**

For a governmental unit (except as otherwise provided
in Fed. R. Bankr. P. 3002 (c)(1): **8/22/12**

A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/29/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **5/1/12**, Time: **11:00 AM**, Location: **U. S. Bankruptcy Court, Rm 369, 350 South Main, Salt Lake City, UT 84101**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 3/6/12

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9L(12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Elias Coca
 Lori Coca
 Debtors

Case No. 12-22056-RKM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: dlq
 Form ID: rab9i

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Mar 06, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2012.

db/jdb +Elias Coca, Lori Coca, 2310 N Carter Dr., Lehi, UT 84043-4149
 8147906 American Home Mtg Svc, AHMSI, 1525 S Belt Line Rd, Coppell, TX 75019-4913
 8147907 +Bonded Collection, B,c,c 29 East Madison Street #1650, Chicago, IL 60602-4435
 8147908 Capital One, PO Box 390846, Minneapolis, MN 55439-0846
 8147909 +Cavalry Portfolio Serv, 500 Summit Lake Dr, Valhalla, NY 10595-2322
 8147910 City Financial, 3950regent Blvd S2a-283, Irving, TX 75063-2244
 8147914 I C System Inc, PO Box 64886, Saint Paul, MN 55164-0886
 8147915 Intermountain Health Care, PO Box410400, Salt Lake City, UT 84141-0400
 8147916 Mountain Land Collections, American Fork, UT 84003
 8147917 Mountainland Collectio, PO Box 1280, American Fork, UT 84003-6280
 8147918 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 8147920 #Utah First Credit Unio, 208 E 800 S, Salt Lake City, UT 84111-3812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

+E-mail/Text: adam@dexterlaw.com Mar 07 2012 04:37:16 Adam Craig Brown,
 Dexter & Dexter, Attorneys at Law, PC, 1360 South 740 East, Orem, UT 84097-8081
 tr +E-mail/Text: bnc@chl3kra.com Mar 07 2012 04:37:09 Kevin R. Anderson tr,
 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
 8147905 EDI: AFNIRECOVERY.COM Mar 07 2012 03:28:00 Afni Inc, 404 Brock Dr,
 Bloomington, IL 61701-2654
 8147911 EDI: CMIGROUP.COM Mar 07 2012 03:28:00 Credit Mgmt, 4200 International Pkwy,
 Carrollton, TX 75007-1912
 8147913 EDI: RMSC.COM Mar 07 2012 03:28:00 Ge Money Bank, PO Box 960061, Orlando, FL 32896-0061
 8147914 EDI: ICSYSTEM.COM Mar 07 2012 03:28:00 I C System Inc, PO Box 64886,
 Saint Paul, MN 55164-0886
 8147919 EDI: USBANKARS.COM Mar 07 2012 03:28:00 Us Bank, PO Box 5227, Cincinnati, OH 45201-5227
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 8147912 ##+Distinctive Software Systems, 1680 Reunion Ave, South Jordan, UT 84095-4619
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2012

Signature:



District/off: 1088-2

User: dlq
Form ID: rab9i

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Total Noticed: 18

Date Rcvd: Mar 06, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 24, 2012 at the address(es) listed below:
NONE.

TOTAL: 0